

April 6, 2006

I am greatly concerned about the largest corporation in the world owning and operating a bank and respectfully urge each member of the Board of Directors of the FDIC to attend the hearing before making any decisions.

Wal-Mart has shown little regard for its employees by preventing them from being able to decide whether or not to unionize and by lack of health care provisions. It has allowed pharmacists with their own personal agenda refuse to fill specific, legal prescriptions for women.

In addition, the company has provided little opportunity for the American producers, while they have imported practically all merchandise from China and other slave-labor producing countries. There are numerous friends I have who worked hard to save up for owning their own Mom-and-Pop stores with various types of merchandise crafted/produced by local people. These individuals have been put out of business into bankruptcy by the Wal-Mart giant--not a gentle giant at all.

If the Wal-Mart bank comes into existence, it will continue to ruin our economy by endangering the stability of our local banks, hinder local loans, etc. Please do not allow this greedy giant from opening their own bank. Thank you for your attention to this matter.

Jean Hornberg